

**This document has been electronically entered in the records of the United States Bankruptcy Court for the Southern District of Ohio.**

**IT IS SO ORDERED.**

**Dated: December 17, 2018**



*Beth A. Buchanan*

**Beth A. Buchanan**  
**United States Bankruptcy Judge**

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**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
WESTERN DIVISION**

<b>In Re</b>	)	
	)	
<b>CHARLENE MARIE DAVIS</b>	)	<b>Case No. 18-13319</b>
	)	<b>Chapter 7</b>
	)	<b>Judge Buchanan</b>
<b>Debtor(s)</b>	)	

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**ORDER APPROVING REAFFIRMATION AGREEMENT**

This matter is before this Court on the reaffirmation agreement between Charlene Davis (the “Debtor”) and American Honda Finance Corp. [Docket Number 23] (the “Reaffirmation Agreement”). A hearing was held on December 14, 2018 (the “Reaffirmation Hearing”).

At the Reaffirmation Hearing, this Court informed the Debtor that entering into the Reaffirmation Agreement is not required under the Bankruptcy Code, nonbankruptcy law, or under any agreement not made in accordance with 11 U.S.C. § 524(c). This Court further explained the legal effect and consequences of entering into and defaulting on the Reaffirmation Agreement. *See* 11 U.S.C. § 524(d).

Based on the testimony provided by the Debtor at the Reaffirmation Hearing, approval of the Reaffirmation Agreement will not impose an undue hardship on the Debtor or her dependents, and is in her best interests. *See* 11 U.S.C. § 524(c)(5)-(6), § 524(m).

Accordingly, the Reaffirmation Agreement is hereby APPROVED.

**SO ORDERED.**

Distribution list:

Default List

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